



People's Community Clinic of Newberg

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Financial Policy

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Thank you for choosing our practice! We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care.

Payment is required at the time services are rendered unless other arrangements have been made in advance. This includes applicable deductible amounts, co-insurance and co-payments for participating insurance companies.

Co-payments for children are due at time of service regardless of who brings the child in. Please plan to send payment with the person bringing your child.

We accept cash, Visa, MasterCard credit, debit, and HSA cards. A \$35 fee will be added for returned checks in addition to fees charged by your financial institution. If we receive a returned check for any reason, we may require cash payments for future visits.

Monthly payments on outstanding balances are required to keep the account current. Accounts over 90 days old may be forwarded to a collection agency if no payments are being received. We realize that people experience financial difficulty from time to time. Please contact our office if you are unable to pay your monthly payment, and we will make every effort to extend reasonable arrangements to you until the account is resolved.

Our office will periodically update our patients' personal information files. This is necessary to ensure that insurance is billed properly and statements are sent to the correct address. Please be patient if you are asked to update your files.

Insurance: We file claims with health insurance companies as a courtesy to you. It is your responsibility to provide us with a **current copy of your insurance card** at the time of service. We are unable to file an insurance claim on your behalf without this information. *You are expected to pay your deductible amounts, co-insurance, and co-payments at the time of service.* If your deductible hasn't been met for the year, we may require you to pay in full at the time of your office visit. We will then bill your insurance and refund you any claims that are reimbursed.

If we have not received payment from your insurance company within 90 days of the date of service, you will be expected to pay the balance in full.

We will file claims for Workers' Compensation or Motor Vehicle Insurance. Please bring the date of the incident, the insurance name, policy number, and your ID card.



It is impossible for our office staff to be aware of each insurance plan's specific requirements or to guarantee coverage by any individual plan. We will do our best to assist you, however it is ultimately your responsibility to verify that we are a member of your PPO or HMO network. If we are not a member, please ask about our adding your plan to our panel and we will do all in our power to do so.

As with any provider's office, any charges you incur which are not paid or adjusted by your insurance carrier, will be your sole responsibility.

If you do not have insurance or lose your insurance, we will be happy to provide care for you. However, you will be required to **pay in full** at the time of your office visit. We provide reduced rates for cash paying patients who pay the balance in full on the date of service. A reduction of 20% on office charges will be deducted from your overall bill when paid in full on the date of service.

Also, please check with your insurance company to make sure that we are providers in your network. Networks change and are bought out by other companies frequently, so we are unable to guarantee participation in your insurance network.

Refunds: Overpayments will be refunded within 30 days of request.

Managed Care: If you are enrolled in a managed care insurance plan (i.e., HMO, PPO), you must receive a referral from our office before seeing a specialist. We may or may not be able to do a retro-referral

Cancellations: Occasionally, you may have to cancel an appointment. Cancellations are requested 24 hours prior to the appointment. If you are unable to give us 24 hours-notice, please call as soon as possible

Missed Appointments: Missed appointments represent a cost to us, to you, and to other patients who could have been seen in the time set aside for you. We do not double-book our appointments and reserve visits from 30-60 minutes in length plus travel time. We understand that there are barriers for many people. Please discuss this with our office.

A \$20 **No Show** fee may be charged to those who fail to appear on time for a scheduled appointment. The **No Show** fee may also apply to cancellations made less than 24 hours before the scheduled appointment. **This charge will not be paid by your insurance company.**

If you have any questions regarding our financial policy,
please contact us at (503) 449-8988